

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **09-40934**

**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/2/09 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

<b>Debtor(s):</b> Jaime Agustin Pantoja fdba L.A. Body Shop 5117 East 16th Street Sioux Falls, SD 57110	
Maria Isabel Pantoja fka Maria Isabel Rascon 5117 East 16th Street Sioux Falls, SD 57110	
<b>Case Number:</b> 09-40934	<b>Social Security/Taxpayer ID Numbers:</b> xxx-xx-5694 xxx-xx-6027
<b>Attorney for Debtor(s):</b> Randall B. Blake 505 W. 9th St. Sioux Falls, SD 57104 Telephone number: 605-336-8980	<b>Bankruptcy Trustee:</b> Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006 Telephone number: 605-692-9415

**Meeting of Creditors:**

Date: **January 8, 2010**      Time: **02:00 PM**      Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:**  
**3/9/10**

**To Object to Exemptions:**  
Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

<b>Address of the Bankruptcy Clerk's Office:</b> 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851 Telephone number: 605-357-2400 <a href="http://www.sdb.uscourts.gov">www.sdb.uscourts.gov</a>	<b>For the Court:</b> Frederick M. Entwistle Clerk of the Bankruptcy Court
Hours Open:      Monday – Friday 8:00 AM – 5:00 PM	Date: 12/2/09

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.</b>

— Refer to Other Side for Important Deadlines and Notices —

**CERTIFICATE OF NOTICE**District/off: 0869-4  
Case: 09-40934User: ckram  
Form ID: b9aPage 1 of 2  
Total Noticed: 57

Date Rcvd: Dec 02, 2009

The following entities were noticed by first class mail on Dec 04, 2009.

db/db +Jaime Agustin Pantoja, Maria Isabel Pantoja, 5117 East 16th Street,  
Sioux Falls, SD 57110-3129

aty +Randall B. Blake, 505 W. 9th St., Sioux Falls, SD 57104-3668

tr +Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524

ust +Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462

966569 +American Family Insurance, P.O. Box 9462, Minneapolis, MN 55440-9462

966570 +Arrow Financial, 600 Broadhollow Road, Melville, NY 11747-5016

966572 +Avera Pipestone County Medical Center, 916 4th Ave. SW, Pipestone, MN 56164-1890

966573 +Breit Law Office, 606 East Tan Tara Circle, Sioux Falls, SD 57108-4686

966576 +CBCS, 115 Peachtree St., Atlanta, GA 30303-3403

966577 CCB, P.O. Box 905080, Sioux Falls, SD 57109

966575 +Carmel Financial, 101 East Carmel Dr., Carmel, IN 46032-2919

966578 +Chexcel, P.O. Box 8195, Rapid City, SD 57709-8195

966579 +Consumer Adjustment Co., 12855 Tesson Ferry Rd, Suite 200, St. Louis, MO 63128-2911

966580 +Credico, Inc., 3550 E. Rosser Ave., Bismarck, ND 58501-3376

966581 +Dakota Title Loan, 2001 S. Minnesota Ave, Sioux Falls, SD 57105-2814

966583 +ER Solutions, 800 SW 39th St., Renton, WA 98057-4975

966582 +Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256

966584 +Experian/Information Solutions, Attn: Dispute Department, P.O. Box 2002,  
Allen, TX 75013-2002

966585 +Family Dental Center, 2001 W. 45th St., Sioux Falls, SD 57105-6265

966586 +H & R Block, 3308 S. Minnesota Ave, Sioux Falls, SD 57105-6440

966587 +Hauge Associates, P.O. Box 88610, Sioux Falls, SD 57109-8610

966588 +Home Federal Savings Bank, P.O. Box 5000, Sioux Falls, SD 57117-5000

966590 +Integrity Financial, 4370 W 109th St, Overland Park, KS 66211-1361

966591 +Johnson Rodenburg & Lauinger, P.O. Box 4127, Bismarck, ND 58502-4127

966594 +LVNV Funding LLC, Resurgent Capital Services, LP, 150 S. Main St., Suite 500,  
Greenville, SC 29601

966592 +Leading Edge Recovery Solutions, 5440 N. Cumberland Ave., # 300, Chicago, IL 60656-1486

966593 +Lease Finance Group, 233 N. Michigan Ave., Chicago, IL 60601-5519

966595 +MidAmerican Energy, P.O. Box 4350, Davenport, IA 52808-4350

966596 +Midcontinent, P.O. Box 5010, Sioux Falls, SD 57117-5010

966597 +Mr. & Mrs. Jason Burkhardt, 5113 E. 16th St., Sioux Falls, SD 57110-3129

966598 +NCO Financial Systems, P.O. Box 15630, Wilmington, DE 19850-5630

966599 +Portfolio Recoveries, 140 Corporate Blvd., # 100, Norfolk, VA 23502-4952

966600 +Progressive Insurance, P.O. Box 6807, Cleveland, OH 44101-1807

966601 +Publishers Clearing House, P.O. Box 4002936, Des Moines, IA 50340-2936

966614 +++SUMMIT PLUMBING, PO BOX 2615, SIOUX FALLS SD 57101-2615  
(address filed with court: Summit Plumbing, P.O. Box 1523, Sioux Falls, SD 57101-1523)

966604 +Sanford Health, P.O. Box 5074, Sioux Falls, SD 57117-5074

966606 +Sara Sagla, 712 N. Teal Place, Sioux Falls, SD 57107-1262

966607 +Sarah Grimmus-Sagla, 712 N. Teal Place, Sioux Falls, SD 57107-1262

966608 +Sears, P.O. Box 6936, The Lakes, NV 88901-6936

966609 +Serv A Check Of Nebraska, P.O. Box 922, Norfolk, NE 68702-0922

966610 +Seventh Avenue, 1112 Seventh Ave., Monroe, WI 53566-1364

966611 +Siouxland Oral & Maxillofacial, 6401 S. Minnesota Ave., Sioux Falls, SD 57108-2504

966612 +South Dakota Dept. Of Revenue, 300 S. Sycamore, Suite 102, Sioux Falls, SD 57110-1323

966615 +Surety Finance, 25331 1h 10 West, San Antonio, TX 78257

966616 +Trans Union Corp., Attn: Dispute Department, P.O. Box 1000, Chester, PA 19016-1000

966617 +Van Ru Credit Corp., 10024 Skokie Blvd, Suite 2, Skokie, IL 60077-9944

The following entities were noticed by electronic transmission on Dec 02, 2009.

966568 +EDI: AFNIRECOVERY.COM Dec 02 2009 17:23:00 AFNI, P.O. Box 3427,  
Bloomington, IL 61702-3427

966571 +EDI: ACCE.COM Dec 02 2009 17:23:00 Asset Acceptance, P.O. Box 2036, Warren, MI 48090-2036

966574 +EDI: CAPITALONE.COM Dec 02 2009 17:23:00 Capital One, C-O TSYS Debt Management,  
P.O. Box 5155, Norcross, GA 30091-5155

966589 +EDI: HFC.COM Dec 02 2009 17:18:00 HSBC, P.O. Box 15521, Willmington, DE 19850-5521

966602 +E-mail/Text: bklaw@qwest.com Qwest, P.O. Box 737,  
Des Moines, IA 50303-0737

966603 +EDI: PHINRJMA.COM Dec 02 2009 17:23:00 RJM Acquisitions,, P.O. Box 18006,  
Hauppauge, NY 11788-8806

966605 +E-mail/PDF: SLEBN@sanfordhealth.org Dec 02 2009 22:36:13 Sanford Laboratories,  
P.O. Box 5056, Sioux Falls, SD 57117-5056

966608 +EDI: SEARS.COM Dec 02 2009 17:23:00 Sears, P.O. Box 6936, The Lakes, NV 88901-6936

966613 +EDI: NEXTEL.COM Dec 02 2009 17:23:00 Sprint, P.O. Box 219554, Kansas City, MO 64121-9554

966618 +EDI: AFNIVZWIRE.COM Dec 02 2009 17:24:00 Verizon Wireless, Bankruptcy Dept.,  
P.O. Box 3397, Bloomington, IL 61702-3397

966619 +EDI: CHASE.COM Dec 02 2009 17:23:00 Washington Mutual, Chase Credit Card Services,  
P.O. Box 94014, Palatine, IL 60094-4014

966620 +EDI: WFFC.COM Dec 02 2009 17:23:00 Wells Fargo, P.O. Box 5943, Sioux Falls, SD 57117-5943

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0869-4  
Case: 09-40934

User: ckram  
Form ID: b9a

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Total Noticed: 57

Date Rcvd: Dec 02, 2009

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.